

**UNITED STATES BANKRUPTCY COURT**  
Southern District of New York

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Fixing of Dates**

The debtor(s) listed below filed a chapter 13 bankruptcy case on October 24, 2007.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be reviewed on the Court's Electronic Case File System using a PACER login and password at [www.nysb.uscourts.gov](http://www.nysb.uscourts.gov) or at any of the three divisions of the court during posted business hours.

NOTE: The staff of the bankruptcy clerk's office or the U.S. trustee cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

|   |  |
|---|--|
| Antonio Elera<br>63 Laura Drive<br>Monsey, NY 10952 | Liliana Elescano<br>63 Laura Drive<br>Monsey, NY 10952 |
|---|--|

|                              |   |
|------------------------------|---|
| Case Number:<br>07-23045-ash | Social Security/Taxpayer ID/Employer ID/Other Nos.:<br>xxx-xx-3888<br>xxx-xx-4172 |
|------------------------------|---|

|   |  |
|---|--|
| Attorney for Debtor(s) (name and address):<br>Shmuel Klein<br>Law Office of Shmuel Klein P.C.<br>268 Route 59<br>Spring Valley, NY 10977<br>Telephone number: (845)425-2510 | Bankruptcy Trustee (name and address):<br>Jeffrey L. Sapir-13<br>As Chapter 13 and 12 Trustee<br>399 Knollwood Road<br>Suite 102<br>White Plains, NY 10603<br>Telephone number: (914) 328-6333 |
|---|--|

**Meeting of Creditors**

Date: December 7, 2007 Time: 10:00 AM

Location: United States Bankruptcy Court, SDNY, 300  
Quarropas Street, Room 243A, White Plains, NY 10601-5008

**Confirmation Hearing**

Date: January 15, 2008 Time: 09:30 AM

Location: Courtroom 520, White Plains Office, 300 Quarropas  
Street, White Plains, NY 10601

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **March 6, 2008**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)):

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: February 5, 2008**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Deadline to File Objections to Confirmation of the Plan: January 7, 2008**

**Filing of Plan**

The debtor is required to file a plan setting forth how the debtor's creditors are to be paid pursuant to the Bankruptcy Code. A copy of the plan may be reviewed on the court's Electronic Case File System (ECF) using a PACER login and password at [www.nysb.uscourts.gov](http://www.nysb.uscourts.gov) or at any of the three divisions of the court during posted business hours.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

300 Quarropas Street  
White Plains, NY 10601  
Telephone number: 914-390-4060

**For the Court:**

Clerk of the Bankruptcy Court:  
Kathleen Farrell-Willoughby

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: October 25, 2007

**DO NOT BRING CELL PHONES TO THE COURTHOUSE.**

**DEBTORS: BRING THIS NOTICE TO YOUR FIRST MEETING OF CREDITORS TO BE HELD PURSUANT TO SECTION 341(a) OF THE BANKRUPTCY CODE, TOGETHER WITH ANY OTHER DOCUMENTS REQUESTED BY THE TRUSTEE.**

## EXPLANATIONS

FORM B9J (10/05)

|   |   |
|---|---|
| Filing of Chapter 13 Bankruptcy Case                          | A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. The plan may be reviewed on the court's Electronic Case File System (ECF) using a PACER login and password at <a href="http://www.nysb.uscourts.gov">www.nysb.uscourts.gov</a> or at any of the three divisions of the court during posted business hours. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.   |
| Legal Advice  | The staff of the bankruptcy clerk's office and the U.S. trustee cannot give legal advice. You may want to consult an attorney to protect your rights.   |
| Creditors Generally May Not Take Certain Actions              | Prohibited collection actions against the debtor and certain co-debtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.   |
| Meeting of Creditors and Confirmation of Plan                 | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. Confirmation of Plan: The debtor (both husband and wife in a joint case) are required to attend the confirmation hearing. Failure to attend may result in a dismissal of the case.  |
| Claims  | A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office (Official Form 10). A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. A proof of claim should be filed in the clerk's office, in person, or by mail with a copy of the proof of claim on diskette or compact disk (CD) preferably in PDF format. Attorneys may use the court's ECF System to file a creditor's proof of claim electronically, provided that the debtor has not retained a Claims and Noticing Agent in its bankruptcy case. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important non-monetary rights, including the right to a jury trial. <b>Filing Deadline for a Foreign Creditor:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. |
| Discharge of Debts  | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.  |
| Exempt Property   | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.  |
| Bankruptcy Clerk's Office                                     | Any paper that you file in this bankruptcy case should be filed on the court's Electronic Case File System using an attorney's login and password issued by the court or on a diskette or compact disk (CD) in PDF format. If you are unable to file electronically or to submit a copy of your filing on diskette or CD, you may file conventionally, provided that you submit with your filing an affidavit of your inability to comply.  |
| Foreign Creditors   | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.   |
| -- Refer to Other Side for Important Deadlines and Notices -- |   |
|   |   |

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

## PROOF OF CLAIM

|   |  |                               |  |  |
|---|--|-------------------------------|--|--|
| Name of Debtor<br>Antonio Elera<br>Liliana Elescano   |  | Case Number<br>07-23045 (ash) |  |  |
| <b>NOTE:</b> This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.   |  |                               |  |  |
| Name of Creditor (The person or other entity to whom the debtor owes money or property):  | <input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.<br><input type="checkbox"/> Check box if you have never received any notices from the bankruptcy court in this case.<br><input type="checkbox"/> Check box if the address differs from the address on the envelope sent to you by the court.  |                               |  |  |
| Name and Address where notices should be sent:  |  |                               |  |  |
| Telephone Number:   | THIS SPACE IS FOR COURT USE ONLY   |                               |  |  |
| Last four digits of account or other number by which creditor identifies debtor:  | Check here if <input type="checkbox"/> replaces this claim <input type="checkbox"/> amends a previously filed claim, dated: _____  |                               |  |  |
| <b>1. Basis for Claim</b>   | <input type="checkbox"/> Goods sold<br><input type="checkbox"/> Services performed<br><input type="checkbox"/> Money loaned<br><input type="checkbox"/> Personal injury/wrongful death<br><input type="checkbox"/> Taxes<br><input type="checkbox"/> Other _____ <input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. §1114(a)<br><input type="checkbox"/> Wages, salaries, and compensation (fill out below)<br>Last four digits of your SS #: _____<br>Unpaid compensation for services performed from _____ to _____<br>(date)      (date) |                               |  |  |
| <b>2. Date debt was incurred:</b>   | <b>3. If court judgment, date obtained:</b>  |                               |  |  |
| <b>4. Classification of Claim.</b> Check the appropriate box or boxes that best describe your claim and state the amount of the claim at the time case filed. See reverse side for important explanations.  |  |                               |  |  |
| <b>Unsecured Nonpriority Claim</b> \$ _____<br><input type="checkbox"/> Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.   |  |                               |  |  |
| <b>Unsecured Priority Claim</b><br><input type="checkbox"/> Check this box if you have an unsecured priority claim, all or part of which is entitled to priority<br>Amount entitled to priority \$ _____<br>Specify the priority of the claim:<br><input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).<br><input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950),* earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).<br><input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5). |  |                               |  |  |
| <b>5. Total Amount of Claim at Time Case Filed:</b> \$ _____<br>(unsecured)      (secured)      (priority)      (Total)<br><input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.   |  |                               |  |  |
| <b>6. Credits:</b> The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.   |  |                               |  |  |
| <b>7. Supporting Documents:</b> Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.  |  |                               |  |  |
| <b>8. Date-Stamped Copy:</b> To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.  |  |                               |  |  |
| Date  | Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):   |                               |  |  |



07-23045

## INSTRUCTIONS FOR PROOF OF CLAIM FORM

*The instructions and definitions below are general explanations of the law. In particular types of cases or circumstances, such as bankruptcy cases that are not filed voluntarily by a debtor, there may be exceptions to these general rules.*

### ---- DEFINITIONS ----

#### **Debtor**

The person, corporation, or other entity that has filed a bankruptcy case is called the debtor.

#### **Creditor**

A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

#### **Proof of Claim**

A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the clerk of the bankruptcy court where the bankruptcy case was filed.

#### **Secured Claim**

A claim is a secured claim to the extent that the creditor has a lien on property of the debtor (collateral) that gives the creditor the right to be paid from that property before creditors who do not have liens on the property.

Examples of liens are a mortgage on real estate and a security interest in a car, truck, boat, television set, or other item of property. A lien may have been obtained through a court proceeding before the bankruptcy case began; in some states a court judgment is a lien. In addition, to the extent a creditor also owes money to the debtor (has a right of setoff), the creditor's claim may be a secured claim. (See also *Unsecured Claim*.)

#### **Unsecured Claim**

If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

#### **Unsecured Priority Claim**

Certain types of unsecured claims are given priority, so they are to be paid in bankruptcy cases before most other unsecured claims (if there is sufficient money or property available to pay these claims). The most common types of priority claims are listed on the proof of claim form. Unsecured claims that are not specifically given priority status by the bankruptcy laws are classified as *Unsecured Nonpriority Claims*.

### **Items to be completed in Proof of Claim form (if not already filled in)**

#### **Court, Name of Debtor, and Case Number:**

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the name of the debtor in the bankruptcy case, and the bankruptcy case number. If you received a notice of the case from the court, all of this information is near the top of the notice.

#### **Information about Creditor:**

Complete the section giving the name, address, and telephone number of the creditor to whom the debtor owes money or property, and the debtor's account number, if any. If anyone else has already filed a proof of claim relating to this debt, if you never received notices from the bankruptcy court about this case, if your address differs from that to which the court sent notice, or if this proof of claim replaces or changes a proof of claim that was already filed, check the appropriate box on the form.

#### **1. Basis for Claim:**

Check the type of debt for which the proof of claim is being filed. If the type of debt is not listed, check "Other" and briefly describe the type of debt. If you were an employee of the debtor, fill in your social security number and the dates of work for which you were not paid.

#### **2. Date Debt Incurred:**

Fill in the date when the debt first was owed by the debtor.

#### **3. Court Judgments:**

If you have a court judgment for this debt, state the date the court entered the judgment.

#### **4. Classification of Claim**

##### **Secured Claim:**

Check the appropriate place if the claim is a secured claim. You must state the type and value of property that is collateral for the claim, attach copies of the documentation of your lien, and state

the amount past due on the claim as of the date the bankruptcy case was filed. A claim may be partly secured and partly unsecured. (See DEFINITIONS, above).

##### **Unsecured Priority Claim:**

Check the appropriate place if you have an unsecured priority claim, and state the amount entitled to priority. (See DEFINITIONS, above). A claim may be partly priority and partly nonpriority if, for example, the claim is for more than the amount given priority by the law. Check the appropriate place to specify the type of priority claim.

##### **Unsecured Nonpriority Claim:**

Check the appropriate place if you have an unsecured nonpriority claim, sometimes referred to as a "general unsecured claim". (See DEFINITIONS, above). If your claim is partly secured and partly unsecured, state here the amount that is unsecured. If part of your claim is entitled to priority, state here the amount **not** entitled to priority.

#### **5. Total Amount of Claim at Time Case Filed:**

Fill in the total amount of the entire claim. If interest or other charges in addition to the principal amount of the claim are included, check the appropriate place on the form and attach an itemization of the interest and charges.

#### **6. Credits:**

By signing this proof of claim, you are stating under oath that in calculating the amount of your claim you have given the debtor credit for all payments received from the debtor.

#### **7. Supporting Documents:**

You must attach to this proof of claim form copies of documents that show the debtor owes the debt claimed or, if the documents are too lengthy, a summary of those documents. If documents are not available, you must attach an explanation of why they are not available.

# CERTIFICATE OF SERVICE

District/off: 0208-7  
 Case: 07-23045

User: eandino  
 Form ID: b9i

Page 1 of 2  
 Total Served: 56

Date Rcvd: Oct 25, 2007

The following entities were served by first class mail on Oct 27, 2007.

db +Antonio Elera, 63 Laura Drive, Monsey, NY 10952-3823  
 jdb +Liliana Elescano, 63 Laura Drive, Monsey, NY 10952-3823  
 aty +Shmuel Klein, Law Office of Shmuel Klein P.C., 268 Route 59, Spring Valley, NY 10977-5448  
 tr +Jeffrey L. Sapir-13, As Chapter 13 and 12 Trustee, 399 Knollwood Road, Suite 102, White Plains, NY 10603-1936  
 ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122  
 4420115 +AES \*\*\*0002, PO BOX 2461, HARRISBURG, PA 17105-2461  
 4420116 +AES/NCT \*\*\*0001, PO BOX 2461, HARRISBURG, PA 17105-2461  
 4420117 +ALLIANCE ONE, 1160 CENTRE POINT DRIVE, SUITE #1, MENDOTA HEIGHTS, MN 55120-1270  
 4420118 +AMEX \*\*\*\*1351, PO BOX 297812, FORT LAUDERDALE, FL 33329-7812  
 4420119 +AMEX \*\*\*\*2183, PO BOX 297812, FORT LAUDERDALE, FL 33329-7812  
 4420120 +AMEX \*\*\*\*4981, PO BOX 297812, FORT LAUDERDALE, FL 33329-7812  
 4420121 ANNIE SEZ, PO BOX CN1003, TOTOWA, NJ 07511  
 4420122 +ARTHRITIS ASSOC. OF ROCKLAND, 222 ROUTE 59 SUITE 204, SUFFERN, NY 10901-5206  
 4420125 +BANK OF AMERICA, PO BOX 17054, WILMINGTON, DE 19884-0001  
 4420124 BANK OF AMERICA, 4060 OGLETON STAN, MAIL CODE DE5-19, NEWARK, DE 19713  
 4420126 +BNA FINANCIAL BUREAU, INC., 8000 SAFARI DRIVE, SMYRNA, TN 37167-6605  
 4420128 +CAPITAL ONE SERVICES \*\*\*\*0369, PO BOX 30281, SALT LAKE CITY, UT 84130-0281  
 4420129 +CAPITAL ONE SERVICES \*\*\*\*8889, PO BOX 30281, SALT LAKE CITY, UT 84130-0281  
 4420130 +CBNA, 1000 TECHNOLOGY DRIVE #MS5, O FALLON, MO 63368-2239  
 4420131 +CELENTANO, STADMEUER & WALEN.., 1035 ROUTE 46 EAST, PO BOX 2594, CLIFTON, NJ 07015-2594  
 4420132 +CHASE 4266\*\*\*\*, 800 BROOKSEdge BLVD, WESTERVILLE, OH 43081-2822  
 4420133 +CHASE 5187\*\*\*\*, 800 BROOKSEdge BLVD., WESTERVILLE, OH 43081-2822  
 4420134 +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
 4420135 +CITI CARDS, PO BOX 45129, JACKSONVILLE, FL 32232-5129  
 4420136 +CITIBANK 5457\*\*\*\*, PO BOX 469100, ESCONDIDO, CA 92046-9100  
 4420139 EMC MORTGAGE, 800 STATE HWY, LEWISVILLE, TX 75067  
 4420140 +GC SERVICES LP, 6330 GULFTON, HOUSTON, TX 77081-1198  
 4420141 +GMAC, PO BOX 660208, DALLAS, TX 75266-0208  
 4420142 +GOOD SAMARITAN, 255 LAFAYETTE AVENUE, SUFFERN, NY 10901-4869  
 4420143 +HEALTHMED PLUS, 200 ROUTE 59, SUFFERN, NY 10901-5009  
 4420144 +HFC, 841 SEAHAWK CIR, VIRGINIA BEACH, VA 23452-7809  
 4420145 +HOMEEQ, P.O. BOX 70830, CHARLOTTE, NC 28272-0830  
 4420146 +HOUSEHOLD FINANCE \*\*\*\*7274, PO BOX 1547, CHESAPEAKE, VA 23327-1547  
 4420147 +HRC CORP, P. O. BOX 447, BUSHKILL, PA 18324-0447  
 4420148 +HSBC, NV, PO BOX 19360, PORTLAND, OR 97280-0360  
 4420149 +KOHL'S \*\*\*\*4406, PO BOX 2983, MILWAUKEE, WI 53201-2983  
 4420150 +KOHLS/CHASE \*\*\*0652, N56W17000 RIDGEWOOD, MENOMONEE FALLS, WI 53051-5660  
 4420151 +LORD & TAYLOR, 1825 PALISADES CENTER, WEST NYACK, NY 10994-6208  
 4420152 +MARK L. NICHTER, PC, 44 SOUTH BROADWAY, WHITE PLAINS, NY 10601-4438  
 4420153 +MCYDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999  
 4420155 +NYACK HOSPITAL, 160 NORTH MIDLAND AVENUE, NYACK, NY 10960-1998  
 4420156 +R.L.F. MEDICAL MANAGERS, INC., PO BOX 4317, NEW WINDSOR, NY 12553-0317  
 4420157 +RAI CREDIT, 401 HACKENSACK AVENUE, HACKENSACK, NJ 07601-6419  
 4420158 +SEARS \*\*\*\*9939, PO BOX 183082, COLUMBUS, OH 43218-3082  
 4420159 +SEARS/CBSD \*\*\*\*1377, 8725 W. SAHARA AVENUE, THE LAKES, NV 89163-0001  
 4420160 +SEARS/CBSD \*\*\*5627, 8725 W. SAHARA AVENUE, THE LAKES, NV 89163-0001  
 4420161 +SEARS/CBSD 5121\*\*\*\*, PO BOX 6189, SIOUX FALLS, SD 57117-6189  
 4420162 +THE HOME DEPOT/CBSD \*\*\*\*3303, PO BOX 6003, HAGERSTOWN, MD 21747-6003  
 4420163 +THE HOME DEPOT/CBSD \*\*\*8986, PO BOX 6003, HAGERSTOWN, MD 21747-6003  
 4420164 +THE VALLEY HOSPITAL, 223 NORTH VAN DIEN AVENUE, RIDGEWOOD, NJ 07450-2736

The following entities were served by electronic transmission on Oct 25, 2007.

4420123 +EDI: ARSN.COM Oct 25 2007 16:11:00 ASSOCIATED RECOVERY SYSTEMS, PO BOX 469046, ESCONDIDO, CA 92046-9046  
 4420125 +EDI: BANKAMER2.COM Oct 25 2007 16:10:00 BANK OF AMERICA, PO BOX 17054, WILMINGTON, DE 19884-0001  
 4420127 +EDI: CAPITALONE.COM Oct 25 2007 16:10:00 CAPITAL ONE BANK, PO BOX 85015, RICHMOND, VA 23285-5015  
 4420134 +EDI: CITICORP.COM Oct 25 2007 16:11:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
 4420137 +EDI: COUNTRYWIDE.COM Oct 25 2007 16:10:00 COUNTRYWIDE HOME LOANS, 4500 PARK GRANADA, CALABASAS, CA 91302-1613  
 4420138 EDI: DISCOVER.COM Oct 25 2007 16:10:00 DISCOVER FINANCIAL SERVICES, PO BOX 15316, WILMINGTON, DE 19850  
 4420144 +EDI: HFC.COM Oct 25 2007 16:10:00 HFC, 841 SEAHAWK CIR, VIRGINIA BEACH, VA 23452-7809  
 4420148 +EDI: HFC.COM Oct 25 2007 16:10:00 HSBC, NV, PO BOX 19360, PORTLAND, OR 97280-0360  
 4420154 +E-mail/PDF: bnc@nordstrom.com Oct 25 2007 19:30:13 NORDSTROM FSB, PO BOX 13589, SCOTTSDALE, AZ 85267-3589  
 4420165 +EDI: WTRWFNNB.COM Oct 25 2007 16:10:00 VICTORIA'S SECRET, PO BOX 182128, COLUMBUS, OH 43218-2128

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0208-7  
Case: 07-23045

User: eandino  
Form ID: b9i

Page 2 of 2  
Total Served: 56

Date Rcvd: Oct 25, 2007

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2007

Signature:

